MAINE STATE LEGISLATURE

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132nd MAINE LEGISLATURE

FIRST SPECIAL SESSION-2025

Legislative Document

No. 1361

H.P. 884

House of Representatives, April 1, 2025

An Act to Require Insurance Coverage for Covered Dental Services Provided by Licensed Dental Hygienists and to Authorize Licensed Dental Hygienists to Bill Commercial Dental Insurance

Received by the Clerk of the House on March 28, 2025. Referred to the Committee on Health Coverage, Insurance and Financial Services pursuant to Joint Rule 308.2 and ordered printed pursuant to Joint Rule 401.

ROBERT B. HUNT

R(+ B. Hunt

Clerk

Presented by Representative MASTRACCIO of Sanford.

Be it enacted by the People of the State of Maine as follows:

- Sec. 1. 24 MRSA §2317-B, sub-§21-A is enacted to read:
- 21-A. Title 24-A, sections 2765-B and 2847-X. Coverage for services provided by dental hygienists, Title 24-A, sections 2765-B and 2847-X;
 - Sec. 2. 24-A MRSA §2765-B is enacted to read:

§2765-B. Coverage for services provided by dental hygienist; direct billing

- 1. Services provided by dental hygienist. An insurer that issues individual dental insurance or health insurance that includes coverage for dental services shall provide coverage for dental services performed by a dental hygienist licensed under Title 32, chapter 143 when those services are covered services under the contract and when they are within the lawful scope of practice of the dental hygienist.
- 2. Limits; coinsurance; deductibles. A contract that provides coverage for the services required by this section may contain provisions for maximum benefits and coinsurance and reasonable limitations, deductibles and exclusions to the extent that these provisions are not inconsistent with the requirements of this section.
- 3. Direct billing. If a contract provides coverage for services required under subsection 1, an insurer shall reimburse a dental hygienist for the services in accordance with the following requirements:
 - A. The insurer must facilitate the ability of the dental hygienist to directly bill the insurer for services that are within the lawful scope of practice of a dental hygienist. The dental hygienist must adhere to any billing, documentation and reporting requirements established by the insurer to ensure that all claims for reimbursement are properly submitted and meet the insurer's standards for payment; and
 - B. The insurer must reimburse the dental hygienist for services in the same manner as the insurer reimburses a dentist for the same services and may not reimburse the dental hygienist at a lower reimbursement rate for providing the same services as a dentist if those services are within the lawful scope of practice of a dental hygienist.
 - Sec. 3. 24-A MRSA §2847-X is enacted to read:

§2847-X. Coverage for services provided by dental hygienist; direct billing

- 1. Services provided by dental hygienist. An insurer that issues group dental insurance or health insurance that includes coverage for dental services shall provide coverage for dental services performed by a dental hygienist licensed under Title 32, chapter 143 when those services are covered services under the contract and when they are within the lawful scope of practice of the dental hygienist.
- 2. Limits; coinsurance; deductibles. A contract that provides coverage for the services required by this section may contain provisions for maximum benefits and coinsurance and reasonable limitations, deductibles and exclusions to the extent that these provisions are not inconsistent with the requirements of this section.
- 3. Direct billing. If a contract provides coverage for services required under subsection 1, an insurer shall reimburse a dental hygienist for the services in accordance with the following requirements:

A. The insurer must facilitate the ability of the dental hygienist to directly bill the 1 2 insurer for services that are within the lawful scope of practice of a dental hygienist. The dental hygienist must adhere to any billing, documentation and reporting 3 4 requirements established by the insurer to ensure that all claims for reimbursement are properly submitted and meet the insurer's standards for payment; and 5 6 B. The insurer must reimburse the dental hygienist for services in the same manner as 7 the insurer reimburses a dentist for the same services and may not reimburse the dental hygienist at a lower reimbursement rate for providing the same services as a dentist if 8 those services are within the lawful scope of practice of a dental hygienist. 9 10

Sec. 4. Application. This Act applies to all individual and group dental insurance policies, contracts and certificates and health insurance policies, contracts and certificates that provide coverage for dental services that are executed, delivered, issued for delivery, continued or renewed in this State on or after January 1, 2026. For purposes of this Act, all contracts are deemed to be renewed no later than the next yearly anniversary of the contract date.

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16 SUMMARY

This bill requires insurance carriers that provide coverage for dental insurance to provide coverage for services performed by a licensed dental hygienist acting within the scope of the dental hygienist's license and to reimburse those dental hygienists that directly bill for those services.

The requirements apply beginning January 1, 2026.